AMENDMENTS TO THE CLAIMS

The following listing of claims replaces all prior versions and listings of claims in the above-referenced application:

1   1.   (Currently amended)   A merchant terminal comprising:

2   a scanner for scanning a personal identification document corresponding to a

3   customer requesting a point-of-sale transaction; ~~and~~

4   logic configured to identify customer data from a scanned image of the personal

5   identification document<u>; and</u>

6   <u>at least one template corresponding to at least one type of an existing personal</u>

7   <u>identification document, said one template being used to interpret customer data fields</u>.

1   2.   (Cancelled)

1   3.   (Currently amended)   The merchant terminal of claim [~~2~~] <u>1</u>, wherein

2   the at least one type of personal identification document comprises one of a driver's

3   license, personal identification card, and a passport.

1   4.   (Original)   The merchant terminal of claim 1, wherein the <u>template is</u>

2   <u>incorporated into the</u> scanner <u>and as such, the scanner</u> comprises a templated scanner

3   configured to automatically determine the type of personal identification document being

4   scanned <u>and identify the various fields of the personal identification document</u>.

1   5.   (Cancelled)

1   6.   (Original)   The merchant terminal of claim 1, wherein the logic

2   configured to identify customer data from the scanned image comprises an optical

3   character recognition (OCR) engine.

1   7.   (Original)   The merchant terminal of claim 6, wherein the OCR engine

2 is configured to generate a text file containing text from the personal information

3 document.

1   8.   (Currently amended)   The merchant terminal of claim 7, further

2 comprising logic configured to generate customer data based on a comparison of the text

3 file to [a] the document template corresponding to the personal identification document.

1   9.   (Original)   The merchant terminal of claim 1, further comprising logic

2 configured to process the point-of-sale transaction using the customer data.

1   10.   (Original)   The merchant terminal of claim 9, wherein the point-of-sale

2 transaction comprises one of a pre-paid card purchase, a point-of-sale purchase, a pre-

3 paid card acceptance, a credit card acceptance, a debit card acceptance, a card-to-card

4 transaction, and a bill payment.

1   11.   (Original)   The merchant terminal of claim 1, further comprising logic

2 configured to identify at least one scanning error in the customer data.

1   12.   (Original)   The merchant terminal of claim 11, wherein the scanning

2 error comprises an optical character recognition error.

1   13.   (Original)   The merchant terminal of claim 11, further comprising

2 logic configured to enable a user to manually input new customer data to correct the at

3 least one scanning error.

1   14.   (Original)   The merchant terminal of claim 1, further comprising logic

2 configured to validate the customer data.

1   15.   (Currently amended)   A method of processing a point-of-sale

2   transaction at a merchant terminal, the method comprising:

3   scanning a personal identification document corresponding to a customer

4   requesting a financial service at a merchant terminal;

5   generating a scanned image of the personal identification document;

6   identifying character data in the scanned image; and

7   mapping ~~comparing~~ the character data [to] using a document template to identify

8   types of character data and assigning the character data as values for the identified types

9   of character data ~~corresponding to the personal identification document~~ to generate

10   customer data used in processing the point-of-sale transaction.

1   16.   (Currently amended)   The method of claim 15, wherein ~~the~~ generating

2   a scanned image comprises performing an optical character recognition algorithm.

1   17.   (Currently amended)   The method of claim 15, further comprising

2   automatically determining a type of document of which the personal ~~indentification~~

3   identification document comprises.

1   18.   (Original)   The method of claim 17, wherein the automatically

2   determining the type of document comprises comparing the scanned image to a document

3   template.

1   19.   (Original)   The method of claim 15, wherein the financial service

2   comprises at least one of a pre-paid card purchase, a point-of-sale purchase, a pre-paid

3   card acceptance, a credit card acceptance, a debit card acceptance, a card-to-card

4   transaction, and a bill payment.

1   20.   (Original)   The method of claim 15, further comprising identifying at

2   least one scanning error and enabling a user to manually input new customer data to

3   correct the at least one scanning error.

1   21.   (Currently amended)   A method implemented by a merchant terminal,

2   the method comprising:

3   scanning a personal identification document corresponding to a customer; and

4   generating customer data from a scanned image of the personal identification

5   document by:

6   using a predefined template which defines a document layout to identify

7   the scanned personal identification document;

8   using the predefined template to identify regions containing text on the

9   personal identification document and definitions attributed to the regions containing text;

10   performing an optical character recognition process on the regions

11   containing text to obtain customer data values;

12   associating the customer data values with the definitions obtained from the

13   template; and

14   populating fields of a displayed form with the customer data values.

1   22.   (Original)   A financial services system comprising:

2   a scanner configured to generate a digital image of a customer's personal

3   identification document;

4   an optical character recognition (OCR) engine for converting the digital image

5   into a text file; and

6   logic configured to generate customer data associated with the text file by

7   comparing the text file to a document template of the personal identification document.

1   23.   (Original)   The financial services system of claim 22, further

2   comprising a validation module configured to determine at least one OCR error.

1   24.   (Original)   The financial services system of claim 23, wherein the

2   validation module is further configured to prompt a user to input new customer data

3   corresponding to the at least one OCR error.

1   25.   (Currently amended)   A point-of-sale merchant terminal comprising:

2   a scanner operable to scan ~~means for scanning~~ a customer's personal

3   identification document;

4   a processor operable to:

5   compare the document layout of the scanned personal identification

6   document with a template to identify a document type;

7   identify the various fields of the scanned personal identification

8   document;

9   convert the identified fields to text; and

10   associate the text with types of customer data defined by the template

11   ~~means for identifying customer data from the scanned image of the personal~~

12   ~~identification document.~~

1   26.   (Original)   The point-of-sale merchant terminal of claim 25, further

2   comprising means for providing a financial service based on the identified customer data.